

IN THE SPECIFICATION

Please replace the following paragraphs of the specification. Applicant includes herewith an Attachment for Specification Amendments showing a marked up version of each replacement paragraph.

On page 6, the second paragraph should read as follows:

a1
In the case of the "bricks and mortar" retailer, a pre-paid purchasing card is to be offered by the retailer in various predetermined denominations (e.g., \$25, \$50, or \$100). The consumer would visit the retail establishment 32, such as a 7-11 store, a WAL-MART store, or a RITE-AID store, to buy 31 one or more purchasing cards. An exemplary purchasing card 40 is shown in Figures 4A and 4B. The purchasing card 40 includes a unique and non-traceable Master Card or Visa credit account number 42 and an expiration date 44 which allows the consumer the ability to make a purchase(s) over the Internet or in other "bricks and mortar" retail establishments. It is envisioned that the card will have a predetermined expiration (e.g., six month) from the date the consumer activates the card. As will be more fully explained below, there is also a credit limit associated with each purchasing card.

On page 6, the third paragraph should read as follows:

a2
Each purchasing card 40 is a non-recourse credit card issued by a credit card provider (e.g., CITIBANK, BANCONE, etc.). The credit card provider sells blocks of purchasing cards to a purchasing intermediary 35. Each purchasing card is sold for a predetermined denomination (e.g., \$23, \$47 or \$97) which corresponds to a credit limit that is associated with the purchasing card 40. The